Do You Qualify?

Complete this simple worksheet to see if you qualify for the Medicare Savings Programs. This is not an application. Your county social services office has a complete application form.

INCOMIE FOR YOU (AND YOUR SPOUSE)

Add all monthly income li	sted below:
Social Security Check(s) (Include the amount deducted	
Veterans' Benefits	\$
Retirement Benefits	\$
Wages	\$
(Not all wages are included, list half of your wages only.)	
Other	\$
TOTAL	\$

Is your total income less than \$1,123 for one person or \$1,505 for a couple?

- ► If your reply is "yes," go to the asset section.
- ► If your reply is "no," you may not qualify at this time. We encourage you to apply for a formal determination.

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Add the value of the items you have below. Do not count money saved for burial (up to \$5,000 plus interest), your home or one car:

Bank Accounts	.\$
Savings Accounts	.\$
Credit Union	.\$
Certificates of Deposit	.\$
Stocks or Bonds, etc	.\$
Individual Retirement Plans	.\$
Property (other than your home)	.\$
TOTAL	.\$

Is your total less than \$4,000 for one person or \$6,000 for a couple?

- ► If your reply is "yes," continue and request an application from your county social services office.
- ► If your reply is "no," you may not qualify at this time. We encourage you to apply! Some assets may not be counted.

WE ENCOURAGE YOU TO APPLY

Contact your county social services office to pick up an application or to have one mailed to you.



Have Medicare Costs
Become a Financial
Burden for You or a
Family Member?

For more information or to apply for these savings, contact your local county social services office (or call 1-800-755-2604).

TTY: (701) 328-3480

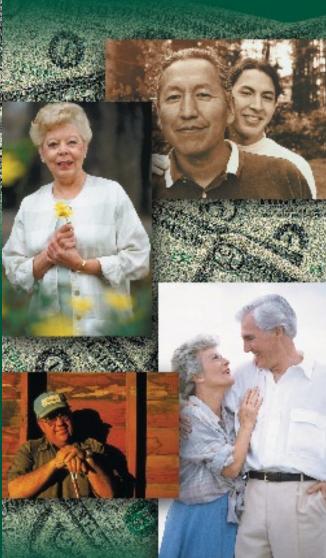
North Dakota Department of Human Services
Carol K. Olson, Executive Director

600 E. Boulevard Avenue Bismarck, ND 58505-0250

www.state.nd.us/humanservices

Amounts used in this brochure are based on the rates for 2006.

DN618 (03/06)



hat are the Medicare Savings Programs?

Medicare Savings Programs are available to assist with Medicare costs for people with limited income and assets. These programs can pay your:

- ► Monthly Medicare Part B Premium and the annual deductible.
- ► Medicare coinsurance costs the 20% of approved charges for doctors' services that Medicare does not pay.
- ▶ Medicare Hospital deductible.
- ► Monthly Medicare Part A Premiums (hospital insurance) if you do not receive Part A free of charge.

ho can qualify for the Medicare Savings Programs?

You may qualify if you have limited income and assets. You are encouraged to apply!

The amount of money you save can vary depending on the amount of your income.

Requirements

Income: Monthly income from Social Security, wages, pensions, veterans' benefits, or other sources must be less than:

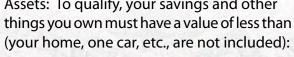
Individual: \$1,123 \$1,505 Couple:

Only a portion of wages are counted in this calculation. If your income is slightly higher than this amount, you are encouraged to apply. You still may be eligible to save some money.

Assets: To qualify, your savings and other

Individual: \$4,000 Couple: \$6,000

See the worksheet on the reverse side.





Options are available to save you money. You are encouraged to apply.

For many older Americans, paying for health insurance is a financial hardship and a serious worry. As an individual, married couple or a caregiver for a family member, we invite you to explore the benefits of the Medicare Savings Programs.

By taking the time to apply, you could save more than \$1,062 a year on medical insurance.

